What is claimed and desired to be secured by Letters Patent is:

1   (1)   A method incorporating a financial institution computer system for extracting financial data within

2   a data base in the computer system, formatting the data and transmitting the formatted data via

3   electronic mail comprising the steps of:

4   (a)   maintaining electronic information on financial accounts of a customer within said data

5   base in the financial institution computer system;

6   (b)   processing said electronic information within the data base to identify and extract pre-

7   selected data therefrom;

8   (c)   electronically formatting said data for transmission to said customer via electronic mail; and

9   (d)   transmitting the formatted data to a location designated by said customer via electronic

10   mail for storage within and readout on a computer system of said customer.

1   (2)   The method of Claim 1, wherein the step of maintaining electronic information includes the sub-

2   step of creating and maintaining at least one of the following electronic file formats and sortable

3   by individual customer identification code:

4   (1)   checking;

5   (2)   savings;

6   (3)   certificate of deposit;

7   (4)   loan;

8   (5)   discount loan;

9   (6)   simple interest loan;

10 (7) customer's without account;

11 (8) posting journal for containing all posted transactions for all account types in account

12 number order;

13 (9) posting journal for posting transactions for all account types in amount order;

14 (10) previously transmitted statements file;

15 (11) laser notice file; and

16 (12) non-sufficient fund check notice files in officer order.

1 (3) The method of Claim 2, wherein the step of processing said electronic information includes the

2 sub-steps of generating and creating at least one of the following file formats on a predeterminable

3 time increment basis:

4 (1) mini trial balance for each checking account;

5 (2) mini trial balance for each savings account;

6 (3) mini trial balance for each certificate of deposit account;

7 (4) mini trial balance for each loan account;

8 (5) mini trial balance for each discount loan account;

9 (6) trial balance for each simple interest loan account;

10 (7) trial balance for each customer's without account;

11 (8) all posted transactions for all account types in account numerical order;

12 (9) posted transactions for all account types in amount order;

13 (10) all statements printed for a previous statement transmission period;

14 (11) a notice in laser format; and

15   (12)   all NSF checks in officer order.

1   (4)   The method of Claim 1 wherein the step of electronically formatting said data includes the sub-step

2   of creating within the financial institution computer system a main menu for said data including sub-

3   menu selections for customers, options, verify files, enable auto e-mail, generate e-mail, broadcast,

4   help and exit.

1   (5)   The method of Claim 1 wherein said step of electronically formatting said data for transmission to

2   said customer includes the sub-step of creating within said financial institution computer system

3   a main menu selection of customers to whom the formatted data is to be transmitted.

1   (6)   The method of Claim 5, further including the sub-step of generating an identification symbol in

2   numerical format for each said customer and including entry of an e-mail address for each such

3   identified customer.

1   (7)   The method of Claim 4 further comprising the sub-step of including within the customer menu an

2   indicator of charge/no charge to the customer for transmission of said formatted data.

1   (8)   The method of Claim 4 further comprising the sub-step of including within the customer menu an

2   indicator of confirmation/no confirmation by the customer of the e-mail address indicated in said

3   customer menu.

1   (9)   The method of Claim 4 further comprising the sub-step of actuating means indicated in the

2   customer main menu for suspending formatted data transmissions to a customer.

1   (10)   The method of Claim 4 further comprising the sub-step of activating means prohibiting advertising

2   being sent in the data transmission to the customer.

1   (11)   The method of Claim 4 further comprising the sub-step of activating means for generating an

2   interest rate calculation in an attachment to the customer with the data transmission on a pre-

3   determined time basis.

1   (12)   The method of Claim 4 further comprising the sub-step of activating the add/edit field in the

2   customer main menu whereby at least one of the following fields are completed or changed:

3   (1)   customer name;

4   (2)   e-mail address;

5   (3)   charge designation;

6   (4)   confirmation of e-mail address by customer;

7   (5)   suspend e-mail transmission;

8   (6)   advertisement transmission block;

9   (7)   transmission of interest rates on designated accounts; and

10   (8)   name of customer by sort designation.

1   (13)   The method of Claim 1 wherein the step of processing said electronic information includes the sub-

2   step of generating a customer set up configuration by sorting the data field for each customer

3   identification data reflected in at least one of the following fields:

4   (1)   account number;

5   (2)   reference number;

6   (3)   account name;

7   (4)   account type;

8   (5)   balance for designated account;

9   (6)   transactions for designated account;

10   (7)   non-sufficient funds designation; and

11   (8)   day or date for report transmission.

(14)   The method of Claim 1 wherein the step of processing said electronic information includes the sub-

step of enabling a statement automatic set-up mode to generate separate, individual processing

attempts, spaced apart by time designations subsequent to a real time selection for initiating the

processing step.

1   (15)   The method of Claim 1 wherein the step of electronically formatting said data includes the sub-step

2   of electronically generating at least one of the following financial data:

3   (1)   account balance;

4   (2)   account transactions;

5   (3)   loan data;

6   (4)   statement attachments;

7   (5)   CSV attachments; and

8   (6)   Qwicken attachments.

1   (16)   The method of Claim 1 wherein the step of processing said electronic information includes the sub-

2   step of verifying availability and access to designated files within the electronic information required

3   for formatting said data for transmission to said customer.

1   (17)   The method of Claim 1 wherein the step of formatting said data for transmission includes the sub-

2   step of providing in broadcast mode to each customer a manually generated message for inclusion

3   in and transmission of the formatted data.

1   (18)   A system for notifying a customer of financial information, comprising:

2   (a)   a computer system including a data base including information on customer financial

     accounts and wherein the financial accounts are maintained in a financial institution

     computer program; and

5   (b)   program logic implemented in the financial institution computer program comprising:

6   (1)   means for maintaining electronic information within said program on the financial

7   accounts;

8   (2)   means for processing said electronic information to identify and extract the pre-

9   selected data therefrom; and

10   (3)   means for electronically formatting said data for transmission to said customer via

11   electronic mail; and

12   (4)   means for transmitting the formatted data to a location designated by a customer

13   via electronic mail for storage within and readout on a customer computer system.

1   (19)   The system of Claim 18 wherein the program logic further includes means for creating and

2   maintaining at least one of the following electronic file formats sortable by individual customer

3   identification code.

4   (1)   checking;

5   (2)   savings;

6   (3)   certificate of deposit;

7   (4)   loan;

8   (5)   discount loan;

9   (6)   simple interest loan;

10   (7)   customer's without account;

11   (8)   posting journal for containing all posted transactions for all account types in account

12   number order;

13   (9)   posting journal for posting transactions for all account types in amount order;

14   (10)   previously transmitted statements file;

15   (11)   laser notice file; and

16   (12)   non-sufficient fund check notice files in officer order.

1   (20)   The system of Claim 18 wherein the means for processing said electronic information includes

2   means for generating and creating at least one of the following file formats on a predeterminable

3   time increment basis:

4   (1)   mini trial balance for each checking account;

5   (2)   mini trial balance for each savings account;

6   (3)   mini trial balance for each certificate of deposit account;

7   (4)   mini trial balance for each loan account;

8   (5)   mini trial balance for each discount loan account;

9   (6)   trial balance for each simple interest loan account;

10   (7)   trial balance for each customer's without account;

11   (8)   all posted transactions for all account types in account numerical order;

12   (9)   posted transactions for all account types in amount order;

13   (10)   all statements printed for a previous statement transmission period;

14   (11)   a notice in laser format; and

15   (12)   all NSF checks in officer order.

1   (21)   The system of Claim 18 wherein the means for electronically formatting said data includes means

2   for creating within the financial institution computer program a main menu for said data including

3   sub-menu selections for customers, options, verify files, enable auto e-mail, generate e-mail,

4   broadcast, help and exit.

1   (22)   The system of Claim 18 wherein the means for electronically formatting said data further includes

2   means for creating within the said financial institution computer program a main menu selection

3   of customers to whom the formatted data is to be transmitted.

1   (23)   The system of Claim 18 wherein the program logic further includes means for generating an

2   identification symbol in numerical format for each said customer and including entry of an e-mail

3   address for each such identified customer.

1   (24)   The system of Claim 18 wherein the program logic further includes means for indicating a charge

2   or no charge to the customer for transmission of said formatted data.

(25)   The system of Claim 18 wherein said program logic further includes means for receipt of electronic

        confirmation by the customer of the e-mail address indicated by the customer.

(26)   The system of Claim 18 further including program logic including means for suspending formatted

        data transmissions to a customer.

1   (27)   The system of Claim 18 wherein the program logic further includes means for prohibiting the

2   electronic transmission to the customer of advertising with the formatted data.

1 (28) The system of Claim 18 wherein the program logic further includes means for generating an

2 interest rate calculation in an attachment to the customer with the data transmission on a

3 pre-determined time basis.

1 (29) The system of Claim 18 (the program logic further includes means for activating an add/edit field

2 in a customer main menu whereby at least one of the following fields may be completed or

3 changed:

4   (1) customer name;

5   (2) e-mail address;

6   (3) charge designation;

7   (4) confirmation of e-mail address by customer;

8   (5) suspend e-mail transmission;

9   (6) advertisement transmission block;

10   (7) transmission of interest rates on designated accounts; and

11   (8) name of customer by sort designation.

1 (30) The system of Claim 18 wherein the program logic further includes means for sorting data for each

2 customer reflected in at least one of the following fields:

3   (1) account number;

4   (2) reference number;

5   (3) account name;

6   (4) account type;

7   (5)   balance for designated account;

8   (6)   transactions for designated account;

9   (7)   non-sufficient funds designation; and

10   (8)   day or date for report transmission.

1   (31)   The system of Claim 18 wherein the program logic further includes means for enabling a statement

2   automatic set up mode to generate separate, individual processing attempts, spaced apart by time

3   designations subsequent to a real time selection for initiating the process step.

1   (32)   The system of Claim 18 wherein the program logic further includes means for generating at least

2   one of the following financial data:

3   (1)   account balance;

4   (2)   account transactions;

5   (3)   loan data;

6   (4)   statement attachments;

7   (5)   CSV attachments; and

8   (6)   Qwicken attachments.

1   (33)   The system of Claim 18 wherein the program logic further includes means for verifying availability

2   and access to designated files within the computer system required for formatting said data for

3   transmission to said computer.

1   (34)   The system of Claim 18 wherein the program logic includes means for providing in broadcast mode

2   to each customer a manually generated message for inclusion in and transmission of the formatted

3   data.

1   (35)   An article of manufacture for use in programming a financial institution computer system

2   maintaining a data base including information on a plurality of customer accounts, the article of

3   manufacture comprising a computer useable storage medium having at least one computer

4   program stored therein that causes a financial institution computer system to perform steps of:

5   (a)   maintaining electronic information in the financial institution computer system on financial

6   accounts;

7   (b)   processing said electronic information to identify and abstract preselected data therefrom;

8   (c)   electronically formatting said data for transmission to said customer via electronic mail; and

9   (d)   transmitting the formatted data to a location designated by a customer via electronic mail

10   for storage within and readout on a customer computer system.

1   (36)   The article manufacture of Claim 35 wherein the step of maintaining electronic information includes

2   as sub-step of creating and maintaining at least one of the following electronic file formats sortable

3   by individual customer identification code:

4   (1)   checking;

5   (2)   savings;

6   (3)   certificate of deposit;

7   (4)   loan;

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8   (5)   discount loan;

9   (6)   simple interest loan;

10   (7)   customer's without account;

11   (8)   posting journal for containing all posted transactions for all account types in account

12   number order;

13   (9)   posting journal for posting transactions for all account types in amount order;

14   (10)   previously transmitted statements file;

15   (11)   laser notice file; and

16   (12)   non-sufficient fund check notice files in officer order.

(37)   The article manufacture of Claim 35 wherein the step of processing said electronic information

includes as sub-step of generating and creating at least one of the following file formats on a

pre-determinable time increment basis:

    (1)   mini trial balance for each checking account;

    (2)   mini trial balance for each savings account;

    (3)   mini trial balance for each certificate of deposit account;

7   (4)   mini trial balance for each loan account;

8   (5)   mini trial balance for each discount loan account;

9   (6)   trial balance for each simple interest loan account;

10   (7)   trial balance for each customer's without account;

11   (8)   all posted transactions for all account types in account numerical order;

12   (9)   posted transactions for all account types in amount order;

13   (10)   all statements printed for a previous statement transmission period;

14   (11)   a notice in laser format; and

15   (12)   all NSF checks in officer order.

1   (38)   The article manufacture of Claim 35 wherein the step of electronically formatting said data includes

2   the sub-step of creating within the financial institution computer system a main menu for said data

3   including sub-menu selections for customers, options, verify files, enable auto e-mail, generate e-

4   mail, broadcast, help and exit.

1   (39)   The article manufacture of Claim 35 wherein the step of electronically formatting said data for

2   transmission to said customer includes the sub-step of creating within said financial institution

3   computer system a main menu selection of customers to whom the formatted data is to be

4   transmitted.

1   (40)   The article of manufacture of Claim 35 further including the sub-step of generating an identification

2   symbol in numerical format for each said customer and including entry of an e-mail address for

3   each identified customer.

1   (41)   The article of manufacture of Claim 35 further comprising the sub-step of including within the

2   customer menu an indicator of charge/no-charge to the customer for transmission of said formatted

3   data.

1   (42)   The article of manufacture of Claim 35 further comprising the sub-step of including an indicator of

2   confirmation/no confirmation by the customer of the e-mail address indicated in the program logic.

1   (43)   The article of manufacture of Claim 35 further comprising the step of activating means indicated

2   in the program logic for suspending formatted data transmissions to a client.

1   (44)   The article of manufacture of Claim 35 further comprising the step of activating means prohibiting

2   advertising being sent in the data transmission to the customer.

1   (45)   The article of manufacture of Claim 35 further comprising the step of activating means for

2   generating and interest rate calculation in an attachment to the customer with the data transmission

3   on a pre-determined time basis.

1   (46)   The article of manufacture of Claim 35 further comprising the step of activating an add/edit field

2   in the program logic whereby at least one of the following fields are completed or changed:

3   (1)   customer name;

4   (2)   e-mail address;

5   (3)   charge designation;

6   (4)   confirmation of e-mail address by customer;

7   (5)   suspend e-mail transmission;

8   (6)   advertisement transmission block;

9   (7)   transmission of interest rates on designated accounts; and

10   (8)   name of customer by sort designation.

1   (47)   The article of manufacture of Claim 35 further comprising the step of generating a customer set up

2   configuration by sorting a data field for each customer identification data reflected in at least one

3   of the following fields:

4   (1)   account number;

5   (2)   reference number;

6   (3)   account name;

7   (4)   account type;

8   (5)   balance for designated account;

9   (6)   transactions for designated account;

10   (7)   non-sufficient funds designation; and

11   (8)   day or date for report transmission.

      (48)   The article of manufacture of Claim 35 wherein the step of electronically formatting the data

             includes the step of electronically generating at least of the following financial data:

3   (1)   account balance;

4   (2)   account transactions;

5   (3)   loan data;

6   (4)   statement attachments;

7   (5)   CSV attachments; and

8   (6)   Qwicken attachments.

1   (49)   The article of manufacture of Claim 35 further including the step of processing the electronic

2   information and enabling a statement automatic set-up mode to generate separate, individual

3   processing attempts, spaced apart by time designations subsequent to a real time selection for

4   initiating the processing step.

1   (50)   The article of manufacture of Claim 35 wherein at least one of the following financial data files is

2   sourced and data extracted therefrom:

3   (1)   account balance;

4   (2)   account transactions;

5   (3)   loan data;

6   (4)   statement attachments;

7   (5)   CSV attachments; and

8   (6)   Qwicken attachments.

1   (51)   The article of manufacture of Claim 35 wherein the step of processing includes the sub-step of

2   verifying availability and access to designated files within the electronic information required for

3   formatting the data for transmission to the customer.

1   (52)   The article of manufacture of Claim 35 wherein the step of formatting the data for transmission

2   includes the sub-step of providing in broadcast mode to each customer a manually generated

3   message for inclusion in and transmission of the formatted data.